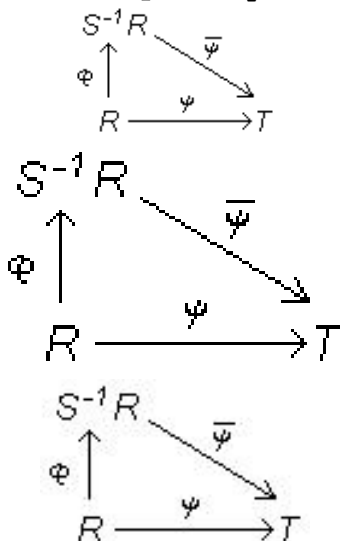Two last things:

(1) If the file says to install a graphics package like `graphicx`, it is possible to make a picture with a graphics program, save it in `.png` format ("portable network graphics") and have it appear in your document. (The `.jpg` format works, too, but the images seem "smudged".) With a Mac, your pictures should be in "encapsulated PostScript" `.eps` format.

$$
\begin{array}{ccc}
S^{-1}R & \xrightarrow{\ \bar{\psi}\ } & \\
\varphi \uparrow & \searrow & \\
R & \xrightarrow{\ \psi\ } & T
\end{array}
$$

$$
\begin{array}{ccc}
S^{-1}R & \xrightarrow{\ \bar{\psi}\ } & \\
\varphi \uparrow & \searrow & \\
R & \xrightarrow{\ \psi\ } & T
\end{array}
$$

$$
\begin{array}{ccc}
S^{-1}R & \xrightarrow{\ \bar{\psi}\ } & \\
\varphi \uparrow & \searrow & \\
R & \xrightarrow{\ \psi\ } & T
\end{array}
$$

(2) After you have first typed the `.tex` file and try to run it through LATEX, you certainly will have made errors, and the program will tell you where and what it *thinks* the first error is and say, with a question mark, "Now what?" Reply with an x (and a carriage return) to get back to the command prompt, and edit the `.tex` file.